

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

PAMELA J SCHNEIDER

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:14-20327

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 26, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/30/2014 and confirmed on 6/2/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		44,769.00
Less Refunds to Debtor	471.64	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>44,297.36</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	1,900.00	
Trustee Fee	1,816.77	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>3,716.77</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Secured</b>					
	PNC BANK NA Acct: 3796	0.00	27,920.28	0.00	27,920.28
	PNC BANK NA Acct: 3796	11,594.53	11,594.53	0.00	11,594.53
	COUNTY OF ALLEGHENY (R/E TAX)* Acct: XXXXXX5;14	0.00	0.00	0.00	0.00
					<b>39,514.81</b>
<b>Priority</b>					
	MAX C FELDMAN ESQ Acct:	1,900.00	1,900.00	0.00	0.00
	PAMELA J SCHNEIDER Acct:	0.00	0.00	0.00	0.00
	PAMELA J SCHNEIDER Acct:	363.00	363.00	0.00	0.00
	PAMELA J SCHNEIDER Acct:	108.64	108.64	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: 7279	518.34	518.34	0.00	518.34
					<b>518.34</b>
<b>Unsecured</b>					
	DUQUESNE LIGHT COMPANY* Acct: 5001	895.27	89.53	0.00	89.53
	ALLIED ADJUSTORS Acct: 1399	50.00	5.00	0.00	5.00
	ALLIED ADJUSTORS Acct: 1399	29.00	2.90	0.00	2.90
	IC SYSTEM INC Acct: 6001	0.00	0.00	0.00	0.00
	AMERICAN INFOSOURCE LP - AGENT MI Acct: 7403	619.35	61.94	0.00	61.94
	NATIONAL HOSPITAL COLLECTIONS* Acct: 2801	0.00	0.00	0.00	0.00
	NATIONAL RECOVERY AGENCY GROUP'	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7431				
	NATIONAL RECOVERY AGENCY GROUP*	0.00	0.00	0.00	0.00
	Acct: 4863				
	NATIONAL RECOVERY AGENCY GROUP*	0.00	0.00	0.00	0.00
	Acct: 6572				
	NATIONAL RECOVERY AGENCY GROUP*	0.00	0.00	0.00	0.00
	Acct: 7342				
	NCO FINANCIAL SYSTEMS INC***	0.00	0.00	0.00	0.00
	Acct: 5871				
	NCO FINANCIAL SYSTEMS INC***	0.00	0.00	0.00	0.00
	Acct: 6150				
	NCO FINANCIAL SYSTEMS INC***	0.00	0.00	0.00	0.00
	Acct: 6870				
	NORTHWEST CONSUMER DISCOUNT CC	711.44	71.14	0.00	71.14
	Acct: 7552				
	SANTANDER CONSUMER USA SVCR CIT	3,137.19	313.72	0.00	313.72
	Acct: 7704				
	TEK COLLECT	0.00	0.00	0.00	0.00
	Acct: 3758				
	PA DEPARTMENT OF REVENUE*	32.10	3.21	0.00	3.21
	Acct: 7279				
	LVNV FUNDING LLC, ASSIGNEE	0.00	0.00	0.00	0.00
	Acct: 2945				
	ALLIED ADJUSTORS	39.00	0.00	0.00	0.00
	Acct: XX1399				
	JEFFREY R HUNT ESQ	0.00	0.00	0.00	0.00
	Acct:				
					547.44

TOTAL PAID TO CREDITORS

40,580.59

TOTAL

CLAIMED 518.34

PRIORITY 11,594.53

SECURED 5,513.35

Date: 04/26/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
 (412) 471-5566  
 cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

PAMELA J SCHNEIDER

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:14-20327

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Pamela J Schneider  
 Debtor

Case No. 14-20327-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dbas  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Apr 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2019.

db  
 13786048 +Pamela J Schneider, 743 6th Avenue, Coraopolis, PA 15108-1506  
 13786065 ++ALLIED ADJUSTORS INC, PO BOX 1006, ALIQUIPPA PA 15001-0806  
 (address filed with court: Allied Adjustors, 845 23rd Street, Aliquippa, PA 15001)  
 13786049 +Allied Adjustors, PO Box 1006, Aliquippa, PA 15001-0806  
 13822706 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
 Pittsburgh, PA 15219-6101  
 13786050 +IC Systems Collections, PO Box 64378, Saint Paul, MN 55164-0378  
 13786051 +John Kishbaugh, Esquire, Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200,  
 Cherry Hill, NJ 08003-3620  
 13786064 +PNC Bank, 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 13786065 +PNC Bank Mortgage Service, PO Box 1820, Dayton, OH 45401-1820  
 13845509 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 13786066 +Santander Consumer, PO Box 961245, Fort Worth, TX 76161-0244  
 13786068 +Santander Consumer USA, 8585 N Stemmons Fwy, Ste 1000, Dallas, TX 75247-3800  
 13810601 +Santander Consumer USA, P.O. BOX 560284, Dallas, TX 75356-0284  
 13786067 +Santander Consumer USA, 5201 Rufe Snow Drive, North Richland Hills, TX 76180-6036  
 13786070 +TEK-Collect, PO Box 1269, Columbus, OH 43216-1269  
 13786069 +Tek-Collect, 871 Park Street, Columbus, OH 43215-1441

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13791581 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Apr 27 2019 02:25:53  
 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,  
 Oklahoma City, OK 73126-8941  
 13871539 +E-mail/Text: kburkley@bernsteinlaw.com Apr 27 2019 02:25:15 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-1908  
 13856601 E-mail/PDF: resurgentbknofications@resurgent.com Apr 27 2019 02:26:08  
 LVNV Funding, LLC its successors and assigns as, assignee of Citibank USA, N. A.,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13786052 +E-mail/Text: bankruptcydpt@mcmcg.com Apr 27 2019 02:24:46 Midland Funding LLC,  
 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
 13786058 +E-mail/Text: egssupportservices@alorica.com Apr 27 2019 02:24:53 NCO Credit,  
 507 Prudential Road, Horsham, PA 19044-2308  
 13786059 +E-mail/Text: egssupportservices@alorica.com Apr 27 2019 02:24:53 NCO Credit Services,  
 507 Prudential Road, Horsham, PA 19044-2308  
 13786060 +E-mail/Text: bankruptcydepartment@tsico.com Apr 27 2019 02:25:08 NCO Financial,  
 PO Box 15273, Wilmington, DE 19850-5273  
 13786061 +E-mail/Text: bankruptcydepartment@tsico.com Apr 27 2019 02:25:09 NCO Financial,  
 PO Box 15273, Wilmington, Delaware 19850-5273  
 13786053 +E-mail/Text: nhc@nhchome.com Apr 27 2019 02:24:06 National Hospital Collection,  
 16 Distributors Drive, Suite 2, Morgantown, WV 26501-7209  
 13786054 +E-mail/Text: nhc@nhchome.com Apr 27 2019 02:24:06 National Hospital Collections,  
 PO Box 699, Morgantown, WV 26507-0699  
 13786055 +E-mail/Text: Bankruptcies@nragroup.com Apr 27 2019 02:25:20 National Recover Agency,  
 2491 Paxton Street, Harrisburg, PA 17111-1036  
 13786056 +E-mail/Text: Bankruptcies@nragroup.com Apr 27 2019 02:25:20 National Recovery Agency,  
 2491 Paxton Street, Harrisburg, PA 17111-1036  
 13786057 +E-mail/Text: Bankruptcies@nragroup.com Apr 27 2019 02:25:20 National Recovery Agency,  
 2491 Paxton Street, Harrisburg, PA 17111-1036  
 13797914 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 27 2019 02:24:40  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg, Pa. 17128-0946

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Allegheny County  
 cr Duquesne Light Company  
 cr PNC BANK NATIONAL ASSOCIATION  
 cr PNC BANK, NATIONAL ASSOCIATION  
 13786062\* +NCO Financial, PO Box 15273, Wilmington, DE 19850-5273  
 13786063 ##+Northwest Consumer Discount Co., 4326 Northern Pike, PO Box 163,  
 Monroeville, PA 15146-0163

TOTALS: 4, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: dbas  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 29

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 28, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2019 at the address(es) listed below:

Elizabeth Lamont Wassall on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION pabk@logs.com,  
ewassall@logs.com  
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com  
Max C. Feldman on behalf of Debtor Pamela J Schneider mcfeldman@verizon.net  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Stuart P. Winneg on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION swinneg@udren.com,  
cblack@udren.com

TOTAL: 8